

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
EL PASO DIVISION

IN RE: Ruben A. Garcia  
Sandra I. Garcia

Debtor(s)

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Case No.

Chapter 13 Proceeding

☐ AMENDED ☐ MODIFIED  
DEBTOR(S) CHAPTER 13 PLAN  
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

*Creditors are hereby notified that the following Plan may be amended at any time before confirmation. Any amendment may affect your status as a creditor. The Debtor(s) estimate of how much the Plan will pay, projected payments, and estimates of the allowed claims may also change. The following information advises creditors of the status of the case based on the information known at the time of its preparation. Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. More detailed information is on file at the Office of the United States Bankruptcy Clerk in El Paso or Waco, Texas. Local Bankruptcy Rules and Standing Orders on procedures are available at the Clerk's Office and online at [www.txwb.uscourts.gov](http://www.txwb.uscourts.gov).*

*Use of the singular word "Debtor" in this plan includes the plural where appropriate.*

Plan Summary

- A. The Debtor(s) plan payment will be \$500.00 per month, paid by ☒ Pay Order or ☐ Direct Pay, for 60 months. **\$250.00 to be deducted from Debtor's Semi-Monthly wages at Southern Counties Oil Co..** The gross amount to be paid into the Plan is \$30,000.00.
- B. The Plan proposes to pay all allowed priority claims in full, all secured claims to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI below, and approximately 10 % of each unsecured allowed claim.

THIS PLAN DOES NOT ALLOW CLAIMS. YOU MUST FILE A PROOF OF CLAIM BY THE APPLICABLE DEADLINE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN THAT MAY BE CONFIRMED. CREDITORS ARE REFERRED TO THE FEDERAL RULES OF BANKRUPTCY PROCEDURE, THE LOCAL BANKRUPTCY RULES FOR THE WESTERN DISTRICT OF TEXAS, AND THE APPLICABLE STANDING ORDER RELATING TO CHAPTER 13 CASE ADMINISTRATION FOR THIS DIVISION, FOR INFORMATION ON THESE AND OTHER DEADLINES.

- C. The value of the Debtor(s) non-exempt assets is \$0.00.
- D. If the payment of any debt is proposed to be paid directly by the Debtor(s) outside the Plan, it is so noted in Section VI(1), set forth below.

Plan Provisions**I. Vesting of Estate Property**

- ☐ Upon confirmation of the Plan, all property of the estate shall vest in the Debtor and shall not remain as property of the estate.
- ☒ Upon confirmation of the Plan, all property of the estate shall not vest in the Debtor, but shall remain as property of the estate.
- ☐ Other (describe):

**II. Pre-Confirmation Disbursements**

In accordance with the applicable Standing Order Relating to Chapter 13 Case Administration, the Debtor requests and consents to disbursement by the Chapter 13 Trustee of payments prior to confirmation of the Plan to evidence the Debtor(s) good faith, promote successful completion of the case, and to provide adequate protection to secured creditors. The Debtor shall remit such payments to the Trustee commencing 15 days after the filing of the petition. Provided all conditions for disbursement are met and unless otherwise ordered by the Court, the Trustee shall begin disbursing to creditors as provided below, on the first regularly scheduled disbursement after 30 days after the petition is filed. Payments under this paragraph will cease upon confirmation of the Plan.

Creditor/Collateral	Pre-Confirmation Payment Amount	Other Treatment Remarks

**III. Executory Contracts/Unexpired Leases/Contracts for Deed**

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to **assume** the following executory contracts, unexpired leases, and/or contracts for deed, if any:

- NONE -

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to **reject** the following executory contracts, unexpired leases, and/or contracts for deed, if any:

- NONE -

**IV. Motion to Value Collateral Pursuant to 11 U.S.C. § 506**

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI(2), hereof, plus interest thereon at the rate specified in this Plan. Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section VI(2)(F).


The Debtor(s) move(s) to value the collateral described below in the amounts indicated. The values as stated below represent the replacement values of the assets held for collateral, as required under Section 506(a)(2). Objections to valuation of collateral proposed by this Motion and Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely response or objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan.

Creditor/Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
GECU 2004 Pontiac Montana - V6 Wagon 4D	\$12,807.00	\$3,275.00	Pro-rata, estimated payment to be \$78.97	5.5%	\$3,275.00	Car Loan Condition is Good, Date of purchase is 2006

"I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on 7/6, 2013.




  
Debtor **Ruben A. Garcia**

  
Co-Debtor **Sandra I. Garcia**

### V. Motion to Avoid Lien Pursuant to 11 U.S.C. § 522(f)

The Bankruptcy Code allows certain liens to be avoided. If a lien is avoided, the claim will not be treated as a secured claim but as an unsecured claim under Section VI(2)(F).

The Debtor moves to avoid the following liens that impair exemptions. Objections to lien avoidance as proposed in this Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If not timely objection is filed, the relief requested maybe granted in conjunction with confirmation of the Plan. (Debtor must list the specific exempt property that the lien impairs and the basis of the lien (e.g., judicial lien, nonpurchase-money security interest, etc.)

Creditor	Property Subject to Lien	Amount of Lien to Be Avoided	Remarks
- NONE -			

### VI. Specific Treatment for Payment of Allowed Claims

#### 1. PAYMENTS TO BE MADE BY THE DEBTOR DIRECTLY TO CREDITORS, INCLUDING POST-PETITION DOMESTIC SUPPORT OBLIGATIONS

A. Debtor(s) shall pay the following creditors directly. Creditors with claims based on a post-petition domestic support obligation ("DSO"), including all governmental units to which a DSO claim has been assigned, or is owed, or that may otherwise recover a DSO claim, must be paid directly. Minors should be identified by their initials only. If no DSO creditor is listed, the Debtor represents he/she has no domestic support obligation.

All direct payments listed below shall be made in addition to the Plan payments made by Debtor to the Chapter 13 Trustee as herein set forth. Secured creditors who are paid directly shall retain their liens, and the Debtor(s) shall maintain insurance on the collateral, in accordance with the terms of the documents creating the lien on the collateral.

Creditor/Collateral, if any (including the name of each DSO creditor)	Remarks	Debt Amount	Payment Amount/Interval
Nationstar Mortgage 146 Tierra Del Este #36 Lot 68 (4924.50 SQ FT) 14161 Tierra Morena Dr. El Paso, TX 79938	3 mo(s) arrears incld. July 2013 for approx. \$2835 to be paid under the plan. Post Petition Payments to be Paid Outside Plan	\$106,356.00	\$945.00/month
Tax Assessor/Collector 146 Tierra Del Este #36 Lot 68 (4924.50 SQ FT) 14161 Tierra Morena Dr. El Paso, TX 79938	2013 Taxes and all other delinquent tax years to be paid outside the plan. Property Taxes to be Paid by Escrow	\$0.00	\$0.00/month

B. Debtor surrenders the following collateral. Confirmation of the Plan shall operate to lift the automatic stay provided by 11 U.S.C. § 362(a) with respect to the collateral listed, and any unsecured deficiency claim may be filed in accordance with the procedures set forth in the Standing Order Relating to Chapter 13 Case Administration for this Division.

Creditor/Collateral	Collateral to Be Surrendered
- NONE -	

#### 2. PAYMENTS TO BE MADE BY TRUSTEE TO CREDITORS

A. Administrative Expenses

Administrative Expenses shall include the Trustee's commission and debtor(s) attorney's fees. The Trustee shall receive up to 10% of all sums disbursed, except on any funds returned to the Debtor. No fees or expenses of counsel for the debtor(s) may be paid until the filing fee is paid in full, and any fees and expenses that are allowed in addition to the fees and expenses originally agreed to be paid, may be paid only after all prior allowed fees and expenses have been paid.

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured creditors	Remarks
Tanzy & Borrego Law Offices	\$3,081.00	Along With	The trustee shall make distribution of the base fee awarded in the confirmation order equal to one month's plan payment for up to the first four months of the term of the plan. The remainder of the base fee due the attorney (if any) shall be paid at the rate of \$100 a month until paid in full.

**B. Priority Claims, Including Domestic Support Obligation Arrearage Claims**

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured creditors	Remarks
- NONE -			

**C. Arrearage Claims**

Creditor/Collateral	Estimated Claim	Estimated Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/ Remarks
Nationstar Mortgage 146 Tierra Del Este #36 Lot 68 (4924.50 SQ FT) 14161 Tierra Morena Dr. El Paso, TX 79938	\$2,835.00	\$108,563.00	Pro-rata, estimated payment to be \$68.36	contract rate%	\$2,835.00	3 mo(s) arrears incld. July 2013 for approx. \$2835 to be paid under the plan. Post Petition Payments to be Paid Outside Plan

**D. Cure Claims on Assumed Contracts, Leases, and Contracts for Deed:**

Creditor/Subject Property, if any	Estimated Amount of Cure Claim	Monthly Payment or Method of Disbursement	Remarks
- NONE -			

**E. Secured Creditors**

Secured creditors shall retain their liens on the collateral that is security for their claims until the earlier of the date the underlying debt, as determined under non-bankruptcy law, has been paid in full, or the date of discharge under 11 U.S.C. § 1328. Therefore, if the debtor's case is dismissed or converted without completion of all Plan payments, the liens shall be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

Creditor/ Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/ Remarks (specifically note if claim amount to be paid although greater than value of collateral)
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Freedom Road Financial 2009 Harley Sportster	\$6,512.00	\$6,500.00	Pro-rata, estimated payment to be \$157.03	5.5%	\$6,512.00	Car Loan Fully Secured
GECU 2004 Pontiac Montana - V6 Wagon 4D	\$12,807.00	\$3,275.00	Pro-rata, estimated payment to be \$78.97	5.5%	\$3,275.00	Car Loan
Springleaf Financial Services Sectional Couch	\$856.00	\$856.00	Pro-rata, estimated payment to be \$20.64	5.5%	\$856.00	Furniture Fully Secured

F. General Unsecured Creditors (including claims from rejection of contracts, leases and contracts for deed). Describe treatment for the class of general unsecured creditors.

Creditor	Claim Amount	Remarks
Attorney General	\$0.00	
Bank of America	\$516.00	
Bealls/Comenity Bank	\$180.00	
Best Buy/Capital One	\$1,995.00	
Capital One	\$6,386.00	
Capital One	\$80.00	
Chase/Amazon	\$188.00	
CitiFinancial	\$1,510.00	
FHA/HUD	\$0.00	
First National Bank	\$2,987.00	
*GECU	\$9,532.00	
GECU	\$171.00	
GECU	\$0.00	
National American Investment	\$794.00	
Sears	\$76.00	
U.S. Attorney/FHA/HUD/IRS/VA	\$0.00	
Veterans Administration	\$0.00	
Wal-Mart/GE Money Bank	\$4,300.00	

\* Indicates the unsecured portion of a Secured Claim, the nonpriority portion of a Priority Claim, or the full amount of an avoided Secured Claim.

#### Totals:

Administrative Claims \$3,081.00  
Priority Claims \$0.00  
Arrearage Claims \$2,835.00  
Cure Claims \$0.00  
Secured Claims \$10,643.00  
Unsecured Claims \$28,715.00

### VII. Supplemental Plan Provisions

The following are the Supplemental Plan Provisions:

1. Unless the plan is a full pay plan, all of the debtor's projected disposable income to be received in the three-year period beginning on the date that the first payment is due under the plan will be applied to make payments under the plan.

2. If any secured proof of claim is filed for a debt that was either not listed or listed as unsecured, the claim shall be allowed as secured unless it is objected to. Said claim shall be paid under the plan at 8% interest. Likewise, if any priority proof of claim is filed for a debt that was either not listed or listed as unsecured, the claim shall be allowed as priority unless it is objected to. Said priority claim shall not be paid with any interest.

3. If a creditor is listed as secured and scheduled to receive pre-confirmation disbursements and post-confirmation payments along with the other secured creditors, but such creditor subsequently files an unsecured claim, then the creditor will not receive any pre-confirmation disbursements and upon confirmation will be paid along with the other unsecured creditors. The funds that were allocated to such creditor as a pre-confirmation disbursement will be distributed on a pro-rata basis to the other secured creditors. Similarly, the funds scheduled to be received by such creditor along with other secured creditors upon confirmation will also be distributed to the other secured creditors on a pro-rata basis.

Respectfully submitted this 06 day of July, 2013.



Attorney for Debtor  
**Edgar Borrego 00787107**  
**Miguel Flores 24036574**  
2610 Montana Avenue  
El Paso, TX 79903  
(915) 566-4300  
Fax: (915) 566-1122



Debtor **Ruben A. Garcia**  
14161 Tierra Morena Dr.  
El Paso, TX 79938



Co-Debtor **Sandra I. Garcia**  
14161 Tierra Morena Dr.  
El Paso, TX 79938




United States Bankruptcy Court  
Western District of Texas

In re **Ruben A. Garcia**  
**Sandra I. Garcia**  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter **13**

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that the attached Chapter 13 Plan was served on 7.9.13, on Chapter 13 Trustee, Stuart C. Cox, 1760 N. Lee Trevino Dr., El Paso, TX 79936, The United States Trustee, 615 E. Houston, Suite 533, P.O. Box 1539, San Antonio, TX 78295-1539, Ruben A. Garcia & Sandra I. Garcia, 14161 Tierra Morena Dr., El Paso, TX 79938 and the persons listed below and/or on the attached list, at the addresses listed, via electronic means as listed on the court's ECF noticing system or by regular first class mail:

  
\_\_\_\_\_  
**Edgar Borrego 00787107**  
**Miguel Flores 24036574**  
Attorney for Tanzy & Borrego Law Offices, P.L.L.C.

To creditors:

Bank of America  
P.O. Box 15026  
Wilmington, DE 19850-5026

Bealls/Comenity Bank  
PO Box 659465  
San Antonio, TX 78265-9465

Best Buy/Capital One  
P.O. Box 60504  
City of Industry, CA 91716-0504

Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Chase/Amazon  
P. O. Box 15298  
Wilmington, DE 19850-5298

CitiFinancial  
Bankruptcy Dept.  
P.O. Box 140489  
Irving, TX 75014-0486

First National Bank  
P.O. Box 3696  
Omaha, NE 68103-0696

Freedom Road Financial  
10605 Double R Blvd.  
Reno, NV 89521

GECU  
P.O. Box 20998  
El Paso, TX 79998-0998

GECU  
P.O. Box 20998  
El Paso, TX 79998-0998

GECU  
c/o Transworld Systems Inc.  
8131 LBJ Freeway #200  
Dallas, TX 75251

Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

National American Investment  
200 N. Oregon St.  
El Paso, TX 79901

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Nationstar Mortgage  
Bankruptcy Dept  
350 Highland Dr  
Lewisville, TX 75067

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Sears  
P.O. Box 6283  
Sioux Falls, SD 57117-6282

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Springleaf Financial Services  
1506 N. Lee Trevino  
El Paso, TX 79936

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Tax Assessor/Collector  
P.O. Box 2992  
El Paso, TX 79902

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U.S. Attorney/FHA/HUD/IRS/VA  
601 N.W. Loop 410  
Suite 600  
San Antonio, TX 78216

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Wal-Mart/GE Money Bank  
Attn: Bankruptcy Department  
P.O. Box 103104  
Roswell, GA 30076

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~ end of list ~

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